

3.3 Follow-Up Interviews

For the first follow-up interview (Year 1), only those owners who had not moved since loan origination were asked to complete the survey. The original intent was to track owners who remained owners and who retained their original Self-Help loans. This requirement was relaxed in later survey years in order to allow information about mobility to be collected. The Year 1 survey was conducted by phone and collected information about social capital and parenting behaviors, as well as the demographic and financial information that is collected every year as part of the Universal Core module. A total of 2,614 owners completed the Year 1 survey, for a response rate of 70%, relative to the pool of eligible owners who had completed baseline.

The second follow-up survey (Year 2) collected information about savings behavior, wealth and asset accumulation, and mortgages. Unlike the previous two surveys, the Year 2 survey was divided into two parts, namely a telephone interview that collected universal core and savings information, and an in-person interview that collected some demographics information and data for the other two survey modules. In particular, it was thought that an in-home collection of wealth and assets data might both make respondents more comfortable in discussing their finances and also result in more accurate data because the respondents could check their financial records during the interviews, if necessary. Individuals who had moved since the prior interview were also administered an additional Movers module to collect information about mobility.

While SRU administered the telephone survey, the Center also contracted with RTI International (RTI) to conduct the in-person interviews. Aside from the specific survey questions that were asked and the mode of administration, these two surveys differ with respect to the group of cases that were considered eligible. Primarily those owners who had been previously matched with a comparison group of renters based on income and location and had not previously been coded as a hostile refusal were eligible for the in-home survey. The decision to restrict the in-home survey to this subgroup of owners and to a small number